

**OFFICE OF THE
CHAPTER 13 STANDING TRUSTEE**

7 Southwoods Boulevard,, Albany, New York 12211

**Andrea E. Celli, Esq.
Trustee
Bonnie Baker, Esq.
Assoc. Attorney**

**Telephone: (518) 449-2043
Facsimile: (518) 449-2473**

**For payments Only:
P.O Box 1918
Memphis, TN 38101-1918**

September 23, 2011

Bankruptcy Court
James T. Foley U.S. Courthouse
445 Broadway, Suite 306
Albany, New York 12207

Re: 04-14989

Valary A. Palmer

To Whom It May Concern:

Enclosed please find check #922982 in the amount of \$1.35. The amount represents an over payment of the plan from the debtor(s) in this case. All attempts to return these funds to the debtor have been unsuccessful. Our records reflect the debtor's name and address is as follows:

Debtor Refund: Valary A. Palmer
2010 Fertic Road
St. Cloud, FL 34769

FILED
SEP 26 2011
OFFICE OF THE BANKRUPTCY CLERK
ALBANY, NY

Very truly yours,

Cheryl Corning
Cheryl Corning
Office of Andrea Celli